

# A STUDY ON EMPLOYEES JOB SATISFACTION TOWARDS PUBLIC AND PRIVATE SECTOR CEMENT INDUSTRY IN VIRUDHUNAGAR DISTRICT

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## **ABSTRACT**

*Job satisfaction is decisive not just for the employee but for employers as well. A fulfilled employee is a positive feature to the organization. Man is the crown of creation. He can do & undo things as per will. Help a man sharpen his skills and he will do wonders. A happy & satisfied man will lay down his life for an organization. Job satisfaction is all in relation to how one feels about one's job. An employee who expresses happiness is said to have a positive thoughts in the direction of the job. The present study is such an attempt to compare the level of Job satisfaction among the employees in Public & Private Cement Industry and to identify the factors influencing the use of Job satisfaction of select employees. The Simple random sampling method was adopted to analyze the level of Job satisfaction of the employees 100 respondents are selected from one public sector and one private sector. The primary data have been analyzed by using the statistical tools like percentage analysis, Chi-square analysis, Pearson correlation, and multiple regression analysis. The study concluded that greater satisfaction can be induced by providing sufficient information to employees about organization mission, procedure, and policies.*

**KEYWORDS:** *Job Satisfaction, Cement Industry, Pearson Correlation & Regression Analysis*

**Received:** Oct 11, 2018; **Accepted:** Nov 01, 2018; **Published:** Nov 21, 2018; **Paper Id.:** IJHRMRDEC201811

## **INTRODUCTION**

Job satisfaction is an expected outcome of positive Job involvement. High Job satisfaction contributes to organizational commitment, better physical and mental health and quality of the employees. On the other hand, low Job satisfaction leads to absenteeism, turnover, Labour problems and Negative organizational climate. The benefits provided by an organization to its employees will have an impact on their level of Job satisfaction. Higher the benefits provided by an organization to its employees, higher will be the level of Job satisfaction of its employees and vice versa. The level of Job satisfaction of the employees also depends upon their social-economic profiles.

Job satisfaction is crucial not just for the employee but for employers as well. A satisfied employee is an asset to the organization. However, the word satisfied is subjective and can mean different meanings to different individuals. Man is the crown of creation. He can do & undo things as per will. Help a man sharpen his skills and he will do wonders. A happy & satisfied man will lay down his life for an organization.

Job satisfaction is a part of life satisfaction. The nature of one's environment of the job is an important part of life as job satisfaction influences one general life satisfaction. It is the extent to which employees like their

work has long been an important concept in the organizational study of the responses employees have to their jobs.

### Statement of the Problem

In the present day scenario, a majority of the employees had shown their dissatisfaction with regard to the pay scale, transfer, promotion policy, general health; stress associated with work, working conditions, management & employee relations in the council. As a part of the research study, the researcher conducted a study on employees Job satisfaction towards Public & Private Sector Cement Industries. The present study is highly significant in their present situation, that the satisfaction is a serious factor in the company today.

### REVIEW OF LITERATURE

**Saba Salem et al, (2013)<sup>1</sup>** in their study on determinants of Job satisfaction examine its impact on employees of the banking Industry has found that all the variables such as organizational policy and strategy, nature of work, communication, Jobstress, employee personality, and recruitment and selection procedures have significant association with employees Job satisfaction.

**Ranjit (2012)<sup>2</sup>** conducted that the textile mill workers had moderate level of Job satisfaction and the demographic variables like age, gender, marital status; educational Qualification, occupation, year of experience, monthly income, Nature of Industry, welfare facilities and working conditions do influence the level of Job satisfaction of textile mill workers. The demographic profiles which people enter employers' organizations ultimately affect such companies' probability and effectiveness indirectly by impacting on the employee's Job stress and Job satisfaction.

**Rashid Saeed et al; (2014)<sup>3</sup>** his study found promotion, pay, fairness & working condition to be the key factors that contribute to employee Job satisfaction. The study was conducted on 200 telecom sector employees of Pakistan. It was concluded that money & compensation play an important role in the job satisfaction of the telecom employees of Pakistan.

**Ranjan Sanjeev (2012)<sup>4</sup>** conducted his study with the objective to know the satisfaction of employees working in Municipal council, Panchkula with regard to the HRM practices. He concluded that majority of the employees had shown their dissatisfaction with regard to the pay scale, training transfer, promotion policy, disciplinary action system, service conditions, management & employees relations in the council. Further, he suggested that recruitment rules should be modified because these were very old. A re-look on disciplinary action system & transfer policy of the council was also suggested. There was a need to improve the service conditions & enhance promotion opportunities. A positive look at the management & employees relations in the council was also required.

**N. K. Krishna Kumar (2009)<sup>5</sup>** in his article titled "Human Resource management practices in cement industries in India. A case of India Ltd" has analyzed the human resource policies and practices in India Cement Ltd Sankagiri. He has analyzed the labor measures in India Cement Ltd. He has also collected data by conducting a survey among 125 employees. He has used the likert scale to analyze the Job satisfaction of employees. According to his study, more than 80 per cent of the employees are satisfied with human resource policies, labor measures, and practices followed in the cement industry.

**Shahnaz Tabatabaci, et al (2011)<sup>6</sup>** Semi - experimental research examined the general health, stress associated with work & the job satisfaction of Hormozgan Cement factory employees in Iran using Psychological training &

Motivational models. Through survey employees, general health mean was observed to be higher but the stress was below average which indicated a low level of motivation towards work. Opportunity for growth is also treated as a positive motivator along with social & life skills, control of anger, increasing self - confidence & stress management. This helped Job-related stress in employees.

### **Objectives of the Study**

- To study the socio-economic conditions of select employees in Public & Private Cement Industries.
- To analyze and compare the level of Job satisfaction among the employees in Public & Private Cement Industry.
- To identify the factors influencing the level of Job satisfaction of select employees.

### **Hypotheses of the Study**

- There is no significant association between the socio-economic factors and level of Job satisfaction of respondents.
- There is no significant relationship between the factors influencing the level of Job satisfaction.

### **Scope of the Study**

The present study has focused on employees Job satisfaction. The study has examined the working conditions of the employees. The area selected for the study is Virudhunagar District.

## **METHODOLOGY OF THE STUDY**

### **Collection of Data**

The study is mainly based on primary data. The primary data of this study were collected from employees of both public & private sector cement industries in Virudunagar District with help of well-structured interview schedule. The study is developed to understand the Job satisfaction of the employees.

### **Sampling Method**

The simple random sampling method was adopted to analyze the level of Job satisfaction of the employees 100 respondents are selected from one public sector and one private sector.

### **Tools Used for Analysis**

The primary data have been analyzed by using the statistical tools like percentage analysis, Chi-square analysis, Pearson correlation, and Regression analysis.

## **ANALYSIS & INTERPRETATION**

**Table 1: Socio-Economic Profile of the Respondents**

Socio-Economic Profile of the Respondents		Frequency		Percentage (%)	
		Public Sector	Private Sector	Public Sector	Private Sector
Gender	Male	45	40	90	80
	Female	5	10	10	20
Age	Less than 30	7	7	14	14
	30-40	23	22	46	44

	40-50	11	12	22	24
	Above 50	9	9	18	18
Education	Elementary	16	14	32	28
	High School	17	20	34	40
	Higher Secondary	12	12	24	24
	College/Technical	5	4	10	8
Marital Status	Married	34	36	68	72
	Unmarried	14	12	28	24
	Widow/Widower	2	2	4	4
Religion	Hindu	39	78	39	78
	Christian	7	7	9	18
	Muslim	4	8	2	4
Family Members	Less than 3 Members	10	10	20	20
	3 - 5 Members	28	26	56	52
	5 & Above	12	14	24	28
Distance from Residence	Less than 2 kms	21	20	42	40
	2 - 5 kms	17	18	34	36
	More than 5 kms	12	12	24	24
Period of Service	Below 5 years	6	7	12	14
	5- 10 years	13	14	26	28
	10 – 20 years	19	18	38	36
	20 years & above	12	11	24	22
Monthly Income	Below Rs.15,000	12	24	15	30
	Rs.15,000 - Rs.20,000	18	36	16	32
	Rs.20,000 - Rs.25,000	12	24	13	26
	Rs.25,000 & above	8	16	6	12

**Source:** Primary Data

The above table shows that socio-economic profile of the employees of Public and Private Sector Cement Industries. It is clearly understood that employees in the public sector are male, 45 employees in the case of the public sector and 40 in the case of the private sector, and the public sector employees are high in the age category of 30 - 40 Years with 23 employees, 22 employees in the private sector. Out of 100 employees 17, public sector employees completed their education in high school and in the private sector 20 employees completed their education in high school. 34 employees in the public sector and 36 employees in the private sector are married. Under religion wise classification 39 public sector employees and 39 private sector employees belong to Hindu religion.

In the case of public sector 28 employees and in the case of private sector 26 employees comes from a family having 3 - 5 members. 21 employees of the public sector and 20 employees of the private sector come from 2 Kms distance from their residence to workplace. In the case of the public sector, a majority of 19 employees and in the case of private sector majority of 18 employees have 10 - 20 years of experience. Out of 100 employees, 18 employees in the public sector and 16 employees in the private sector have the family monthly income between Rs.15,000 - Rs.20,000.

### Chi– Square Test

The purpose of the chi-square test is to show the relationship or lack of relationship between two variables. It is used to test the statistical significance of the observed association in a cross-tabulation (Malhotra, 2009). It assists in determining whether a systematic association exists between the two variables. The test is conducted by computing the cell frequencies that would be expected if no association were present between the variables, given the existing row and column totals. A number of tests are available to determine if the relationship between two cross-tabulated variables is significant. One of the common tests is the chi-square test. In present research to study the association between two

variables, chi-square statistics has been used. For below; all hypotheses test were performed at 5 per cent level of significance.

### Association between Job Satisfaction and Age of the Respondents

**H<sub>01</sub>** - There is no significant association between Job Satisfaction and Age of the Respondents.

**Table 2: Association between Job Satisfaction and Age**

Chi-Square Tests				
	Value	Df	Asymp. Sig. (2-Sided)	Result
Pearson Chi-Square	8.321 <sup>a</sup>	12	.715*	Not Significant

Statistical Significance at 5 percent Level

The above table depicts the Pearson Chi-square value is 8.321 at 12 degrees of freedom, which is greater than the significant value of 0.05 at 95 per cent confidence level. Therefore, the null hypothesis is accepted and hence it can be said that there is no association between Job Satisfaction and age of the respondents.

### Association between Job Satisfaction and Gender of the Respondents

**H<sub>02</sub>** - There is no significant association between Job Satisfaction and the gender of the Respondents.

**Table 3: Association between Job Satisfaction and Gender of the Respondents**

Chi-Square Tests				
	Value	Df	Asymp. Sig. (2-Sided)	Result
Pearson Chi-Square	8.195 <sup>a</sup>	4	.015*	Significant

Statistical Significance at 5 percent Level

Table 3 shows the output of chi-square test. The Pearson Chi-square value is 8.195 at 4 degrees of freedom, which is less than the significant value of 0.05 at 95 per cent confidence level. Therefore, the null hypothesis is rejected and hence it can be said that there is an association between Job Satisfaction and gender of the Respondents.

### Association between Job Satisfaction and Education Qualification of the Respondents

There is no significant association between Job Satisfaction and Education qualification.

**Table 4: Association between Job Satisfaction and Education Qualification**

Chi-Square Tests				
	Value	df	Asymp. Sig. (2-Sided)	Result
Pearson Chi-Square	14.521 <sup>a</sup>	24	.862	Not Significant

Statistical Significance at 5 percent Level

The above table 4 analyses the output of chi-square test. The Pearson Chi-square value is 14.521 at 24 degrees of freedom, which is greater than the significant value of 0.05 at 95 per cent confidence level. Therefore, the null hypothesis is accepted and hence it can be said that there is no association between Job Satisfaction and Education qualification.

### Association between Job Satisfaction and Marital Status of the Respondents

There is no significant association between Job Satisfaction and Marital Status.

**Table 5: Association between Job Satisfaction and Marital Status of the Respondents**

Chi-Square Tests				
	Value	df	Asymp. Sig. (2-Sided)	Result
Pearson Chi-Square	28.752 <sup>a</sup>	22	.613	Not Significant

Statistical Significance at 5 percent Level

The above table 5 depicts the output of the chi-square test. The Pearson Chi-square value is 28.752 at 22 degrees of freedom, which is greater than the significant value of 0.05 at 95 per cent confidence level. Therefore, the null hypothesis is accepted and hence it can be said that there is no association between Job Satisfaction and Marital Status.

#### **Association between Job Satisfaction and Religion of the Respondents**

There is no significant association between Job Satisfaction and Religion.

**Table 6: Association between Job Satisfaction and Religion of the Respondents**

Chi-Square Tests				
	Value	df	Asymp. Sig. (2-Sided)	Result
Pearson Chi-Square	158.77 <sup>a</sup>	200	.633	Not Significant

Statistical Significance at 5 percent Level

The above table 6 shows the output of the chi-square test. The Pearson Chi-square value is 158.77 at 200 degrees of freedom, which is greater than the significant value of 0.05 at 95 per cent confidence level. Therefore, the null hypothesis is accepted and hence it can be said that there is no association between Job Satisfaction and Religion.

#### **Association between Job Satisfaction and Family Members of the Respondents**

There is no significant association between Job Satisfaction and Family Members.

**Table 7: Association between Job Satisfaction and Family Members of the Respondents**

Chi-Square Tests				
	Value	Df	Asymp. Sig. (2-Sided)	Result
Pearson Chi-Square	151.63 <sup>a</sup>	150	.288	Not Significant

Statistical Significance at 5 Percent Level

The above table 7 analyses the output of chi-square test. The Pearson Chi-square value is 151.63 at 150 degrees of freedom, which is greater than the significant value of 0.05 at 95 per cent confidence level. Therefore, the null hypothesis is accepted and hence it can be said that there is no association between Job Satisfaction and Family Members of the Respondents.

#### **Association between Job Satisfaction and Distance from Residence of the Respondents**

There is no significant association between Job Satisfaction and Distance from Residence.

**Table 8: Association between Job Satisfaction and Distance from Residence of the Respondents**

Chi-Square Tests				
	Value	Df	Asymp. Sig. (2-Sided)	Result
Pearson Chi-Square	72.218 <sup>a</sup>	50	.020	Significant

Statistical significance at 5 percent Level

The above table 8 shows the output of the chi-square test. The Pearson Chi-square value is 72.218 at 50 degrees of freedom, which is less than the significant value of 0.05 at 95 per cent confidence level. Therefore, the null hypothesis is rejected and hence it can be said that there is an association between Job Satisfaction and Distance from Residence of the Respondents.

#### **Association between Job Satisfaction and Period of Service of the Respondents**

There is no significant association between Job Satisfaction and Period of Service.

**Table 9: Association between Job Satisfaction and Period of Service of the Respondents**

Chi-Square Tests				
	Value	Df	Asymp. Sig. (2-Sided)	Result
Pearson Chi-Square	424.055 <sup>a</sup>	300	.002	Significant

Statistical significance at 5 percent Level

The above table 9 depicts the output of the chi-square test. The Pearson Chi-square value is 424.055 at 300 degrees of freedom, which is less than the significant value of 0.05 at 95 percent confidence level. Therefore, the null hypothesis is rejected and hence it can be said that there is an association between Job Satisfaction and Period of Service of the Respondents.

#### **Association between Job Satisfaction and Monthly Income of the Respondents**

There is no significant association between Job Satisfaction and Monthly Income.

**Table 10: Association between Job Satisfaction and Monthly Income of the Respondents**

Chi-Square Tests				
	Value	Df	Asymp. Sig. (2-Sided)	Result
Pearson Chi-Square	437.326 <sup>a</sup>	400	.000	Significant

Statistical Significance at 5 percent Level

The above table 10 analyses the output of chi-square test. The Pearson Chi-square value is 437.326 at 400 degrees of freedom, which is less than the significant value of 0.05 at 95 per cent confidence level. Therefore, the null hypothesis is rejected and hence it can be said that there is an association between Job Satisfaction and Monthly Income of the Respondents.

### **REGRESSION ANALYSIS**

Regression is a statistical measure that attempts to determine the strength of the relationship between one dependent variable (usually denoted by Y) and a series of other changing variables (known as independent variables). Regression analysis is widely used for prediction and forecasting. Linear regression uses one independent variable to explain and/or predict the outcome of Y, while multiple regressions use two or more independent variables to predict the outcome. The objective of multiple regression analysis is to use the independent variables whose values are known and to predict the single dependent variable selected. The general form of each type of regression is:

Linear Regression:  $Y = a + bX + u$

Multiple Regression:  $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_tX_t + u$

Where, 'a' is constant, 'b1' the beta coefficient, i.e., change in the dependent variable associated with X1 independent variable and 'u' is the prediction error (residual).

In the current study, as there are more than two independent variables, multiple linear regression equation is applied using a Step-wise method. Step-wise regression is an automated tool used in the exploratory stages of model building to identify a useful subset of predictors. The process systematically adds the most significant variable or removes the least significant variable during each step.

### Regression Analysis on the Job Satisfaction and Allowances

**Table 11: Model Summary of Job Satisfaction and Allowances**

Model Summary of Job Satisfaction and Allowances					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.390 <sup>a</sup>	.178	.172	.51184	1.652
a. Predictors: (Constant), Allowances					
b. Dependent Variable: Job Satisfaction					

The above table 11 summarizes the model summary for the impact of Awareness on Attitude. When Attitude is a dependent variable, R = 0.390 which means that there is a strong relationship. R-square is 0.178 indicating that 17.8 per cent of performance variation is accounted for the combined linear impact of independent variables. Adjusted R square value is 0.172, implying that the model has accounted for 17.2 per cent of the variance in the criterion variable. The value of Durbin-Watson statistic is 1.652 representing that the model is suffering from auto-correlation.

H<sub>0</sub>1: There is no significant effect of Job Satisfaction and Allowances.

**Table 12: ANOVA of Job Satisfaction and Allowances**

ANOVA of Job Satisfaction and Allowances						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.212	1	.212	.825	.287 <sup>b</sup>
	Residual	100.075	382	.262		
	<b>Total</b>	<b>100.318</b>	<b>383</b>			
a. Dependent Variable: Job Satisfaction						
b. Predictors: (Constant), Allowances						

The above table 12 explains the ANOVA for Attitude and Awareness. The significant value for the above model is greater than 0.05 i.e., .287 which considers Job Satisfaction as dependent variable and Allowances as independent variables. Hence, the Null Hypothesis is accepted. It is concluded that there is no significant effect of Job Satisfaction and Allowances.

**Table 13: Coefficients of Job Satisfaction and Allowances**

Coefficients of Job Satisfaction and Allowances						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.177	.124		16.528	.000
	Allowances	.028	.030	.040	.951	.378
a. Dependent Variable: Job Satisfaction						



The above table 13 shows the coefficients for the impact of Job Satisfaction and Allowances. It implies that Allowances is not significant at 5 per cent significance level. Beta value shows that Allowances has a positive relationship with Job Satisfaction.

### Regression Analysis on the Job Satisfaction and Working Conditions

**Table 14: Model Summary of Job Satisfaction and Working Conditions**

Model summary of Job Satisfaction and Working Conditions					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.700 <sup>a</sup>	.541	.566	.31729	2.581
a. Predictors: (Constant), Working Conditions					
b. Dependent Variable: Job Satisfaction					

The above table 14 depicts model summary for the impact of Job Satisfaction and Working Conditions. When Job Satisfaction is a dependent variable,  $R = 0.700$  which means that there is a very strong relationship. R-square is 0.541 indicating that 54.1 per cent of performance variation is accounted for the combined linear impact of independent variables. Adjusted R square value is 0.566, implying that the model has accounted for 56.6 per cent of the variance in the criterion variable. The value of Durbin-Watson statistic is 2.581 representing that the model is suffering from auto-correlation.

**H<sub>02</sub>:** There is no significant effect of Job Satisfaction and Working Conditions.

**Table 15: ANOVA of Job Satisfaction and Working Conditions**

ANOVA of Job Satisfaction and Working Conditions						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	64.157	4	16.039	168.109	.000 <sup>b</sup>
	Residual	36.160	379	.095		
	<b>Total</b>	<b>100.318</b>	<b>383</b>			
a. Dependent Variable: Job Satisfaction						
b. Predictors: (Constant), Working Conditions						

The above table 15 explains the ANOVA for Job Satisfaction and Working Conditions. The significant value for the above model is less than 0.000 which considers Job Satisfaction as the dependent variable and Working conditions as an independent variable. Hence, the Null Hypothesis is rejected. It is concluded that there is a significant effect of Job Satisfaction and Working Conditions.

**Table 16: Coefficients of Job Satisfaction and Working Conditions**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.651	.015		148.315	.000
	Working conditions	.154	.015	.292	9.825	.000
	a. Dependent Variable : Job Satisfaction					

The above table 16 shows the coefficients for the impact of Job Satisfaction and Working Conditions. It implies that working conditions is significant at 5 per cent significance level. Beta value shows that Working Conditions have a positive relationship with Job Satisfaction.

## Regression Analysis on the Job Satisfaction and Welfare Schemes

**Table 17: Model Summary of Job Satisfaction and Welfare Schemes**

Model summary of Job Satisfaction and Welfare Schemes					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.789 <sup>a</sup>	.555	.556	.2547	2.329
a. Predictors: (Constant), Welfare schemes					
b. Dependent Variable: Job Satisfaction					

The above table 17 depicts model summary for the impact of Job Satisfaction and Welfare Schemes. When Job Satisfaction is a dependent variable,  $R = 0.789$  which means that there is a very strong relationship.  $R$ -square is 0.555 indicating that 55.5 per cent of performance variation is accounted for the combined linear impact of independent variables. Adjusted  $R$  square value is 0.556, implying that the model has accounted for 55.6 per cent of the variance in the criterion variable. The value of Durbin-Watson statistic is 2.329 representing that the model is suffering from auto-correlation.

**H<sub>03</sub>:** There is no significant effect of Job Satisfaction and Welfare Schemes.

**Table 18: ANOVA of Job Satisfaction and Welfare Schemes**

ANOVA of Job Satisfaction and Welfare Schemes						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	48.942	1	48.942	363.906	.000 <sup>b</sup>
	Residual	51.376	382	.134		
	<b>Total</b>	<b>100.318</b>	<b>383</b>			
a. Dependent Variable: Job Satisfaction						
b. Predictors: (Constant), Welfare Schemes						

The above table 18 explains the ANOVA for Job Satisfaction and Welfare Schemes. The significant value for the above model is less than 0.05 i.e., 0.000 which considers Job Satisfaction as the dependent variable and Welfare Schemes as independent variables. Hence, the Null Hypothesis is rejected. It is concluded that there is a significant effect of Job Satisfaction and Welfare Schemes.

**Table 19: Coefficients of Factors Influencing Job Satisfaction and Welfare Schemes**

Coefficients of Factors Influencing Job Satisfaction and Welfare Schemes						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.254	.106		2.658	.016
	Welfare Schemes	.716	.052	.721	19.076	.002
a. Dependent Variable: Job Satisfaction						

The above table 19 shows the coefficients for the impact of Job Satisfaction and Welfare Schemes. It implies that welfare schemes are significant at 5 per cent significance level. Beta value shows that Problems have a positive relationship with Job Satisfaction. Welfare Schemes have a positive impact on Job Satisfaction.

## **FINDINGS OF THE STUDY**

- Majority of the employees are high in the age category of 30 - 40 Years
- Majority of the employees completed their education in high school
- Majority of the employees are married in the marital status.
- Under religion wise classification, majority of the employees belongs to Hindu religion.
- Majority of the employees comes from a family size having 3 - 5 members.
- Majority of the employees come from 2 Kms distance from their residence to workplace.
- In the case of the period of experience, a majority of the employees having 10 - 20 years of experience.
- Majority of the employees having the family monthly income between Rs.15,000 - Rs.20,000.
- There is no association between Job Satisfaction and age of the respondents.
- There is an association between Job Satisfaction and gender of the Respondents.
- There is no association between Job Satisfaction and Education qualification.
- There is no association between Job Satisfaction and Marital Status.
- There is no association between Job Satisfaction and Religion.
- There is no association between Job Satisfaction and Family Members of the Respondents.
- There is an association between Job Satisfaction and Distance from Residence of the Respondents.
- There is an association between Job Satisfaction and Period of Service of the Respondents.
- There is an association between Job Satisfaction and Monthly Income of the Respondents.
- There is a significant effect of Job Satisfaction and Working Conditions.
- There is a significant effect of Job Satisfaction and Welfare Schemes.
- There is no significant effect of Job Satisfaction and Allowances.

## **SUGGESTIONS**

- Management should convene monthly meetings of workers in every branch to promote better understanding and cordial relationship between the workers and the management.
- Promotions should be sanctioned without delay. Work allotment should take into account the seniority of the workers.
- About the co-operative stores, the private sector should concentrate more, when compared to the public sector.
- To improve further efficiency and up-to-date knowledge through training programmes both internal and external should be provided to the employees.

## CONCLUSIONS

The salary is given and many postretirement benefits now in force like pension, provident fund and gratuity are all really encouraging and this would cast away any anxiety about their future that may haunt their minds. All these help the employees discharge their duties with real interest and determination, keeping in mind the growth of public and private sector. Greater satisfaction can be induced by providing sufficient information to employees about organization mission, procedure, and policies. Management should take the necessary steps to increase the satisfaction level by maintaining the overall environment, by appointing separate training officer who can provide them with programmes on self-development and job-related tasks. There is a better understanding between the employees and the management that paves the way for a conflict-free atmosphere, leading to the satisfaction and prosperity of both the Management and the employees.

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